B1 (Official Form 1)(4/10)						-	
United	States Bankrı District of Nev		ourt				<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First Granda, William R.	Name of Joint Debtor (Spouse) (Last, First, Middle):  Granda, Deborah L.						
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 8 years				used by the J maiden, and		n the last 8 years:
Last four digits of Soc. Sec. or Individual-Tax (if more than one, state all)  xxx-xx-3204	payer I.D. (ITIN) No./Co	omplete EIN	(if more	our digits of than one, state	all)	Individual-T	Caxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City 3617 Silver Brook Street Las Vegas, NV		ZIP Code	361		Brook Stre		eet, City, and State):  ZIP Code
County of Residence or of the Principal Place Clark		9129	Count	•	ence or of the	Principal Pla	89129 ace of Business:
Mailing Address of Debtor (if different from s 8370 W. Cheyenne #109-100 Las Vegas, NV	treet address):	ZIP Code	837	-	eyenne #10		nt from street address):  ZIP Code
	89	9129					89129
Location of Principal Assets of Business Debt (if different from street address above):	or						
Type of Debtor  (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organ under Title 26 of the United Code (the Internal Revenue Code)			Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts.  "incurred by an individual primarily for				
Filing Fee (Check one be Full Filing Fee attached  Filing Fee to be paid in installments (applicable attach signed application for the court's consider debtor is unable to pay fee except in installments Form 3A.  Filing Fee waiver requested (applicable to chapte attach signed application for the court's consider	to individuals only). Must ation certifying that the s. Rule 1006(b). See Official er 7 individuals only). Must	Check if: Debiare 1 Check all a A pl A coo	tor is a sr tor is not tor's aggr ess than S applicable an is beir eptances	regate nonco \$2,343,300 (as boxes: ag filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	lefined in 11 U ated debts (exc to adjustment	
<ul> <li>□ Debtor estimates that funds will be availab</li> <li>■ Debtor estimates that, after any exempt prothere will be no funds available for distributes</li> <li>Estimated Number of Creditors</li> </ul>	operty is excluded and action to unsecured credit	ecured credit Iministrative ors.	ors. expense	es paid,		THIS	SPACE IS FOR COURT USE ONLY
1- 50- 100- 200- 49 99 199 999	1,000- 5,001-		,001-	50,001- 100,000	OVER 100,000		
Estimated Assets	\$1,000,001 \$10,000,001 \$10,000 to \$10 to \$50 to	o \$100 to	00,000,001 \$500 llion	\$500,000,001 to \$1 billion			
Estimated Liabilities	\$1,000,001 \$10,000,001		00,000,001 \$500	\$500,000,001 to \$1 billion			

Case 10-15871-bam Doc 1 Entered 04/05/10 16:28:53 Page 2 of 48

B1 (Official Fort	n 1)(4/10)		Page 2		
Voluntary		Name of Debtor(s):  Granda, William R.			
(This page mus	st be completed and filed in every case)	Granda, Deborah L.	122 1 1 0		
	All Prior Bankruptcy Cases Filed Within Last		·		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)		
Name of Debto	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K ar pursuant to S and is reques	Exhibit A  leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)  A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  X  Signature of Attorney for Debtor(s) (Date)			
	Exh rown or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	ibit C pose a threat of imminent and identifiable	harm to public health or safety?		
	Exh	ibit D			
Exhibit I  If this is a join	_	a part of this petition.	separate Exhibit D.)		
Exhibit I	O also completed and signed by the joint debtor is attached a				
	Information Regardin	_			
•	(Check any ap Debtor has been domiciled or has had a residence, principe days immediately preceding the date of this petition or for	al place of business, or principal asset	s in this District for 180 any other District.		
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendance interests of the parties will be serve	nt in an action or d in regard to the relief		
	Certification by a Debtor Who Reside (Check all app		ty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	• • • • • • • • • • • • • • • • • • • •			
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l)).			

B1 (Official Form 1)(4/10) Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ William R. Granda

Signature of Debtor William R. Granda

## X /s/ Deborah L. Granda

Signature of Joint Debtor Deborah L. Granda

Telephone Number (If not represented by attorney)

#### April 5, 2010

Date

## Signature of Attorney\*

## X /s/ Marjorie A. Guymon, Esq.

Signature of Attorney for Debtor(s)

#### Marjorie A. Guymon, Esq. 4983

Printed Name of Attorney for Debtor(s)

## **Goldsmith & Guymon**

Firm Name

2055 Village Center Circle Las Vegas, NV 89134

Address

# Email: bankruptcy@goldguylaw.com (702) 873-9500 Fax: 702) 873-9600

Telephone Number

# April 5, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Granda, William R. Granda, Deborah L.

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹	7
- 7	٩.
4	3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Nevada

In re	William R. Granda Deborah L. Granda		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.  Pag	e 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
tatement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o	r
through the Internet.);	-
☐ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ William R. Granda William R. Granda	
Date: April 5, 2010	

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Nevada

In re	William R. Granda Deborah L. Granda		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	-
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,	or
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	g
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Deborah L. Granda	
Deborah L. Granda	
Date: April 5, 2010	

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court District of Nevada**

In re	William R. Granda Deborah L. Granda	P.L. ()	Case No.	_
		Debtor(s)	Chapter	
	CERTIFICATION OF NOT UNDER § 342(b) OF			R(S)
	Certific	cation of Debt	or	
	I (We), the debtor(s), affirm that I (we) have received	and read the atta	ached notice, as required	by § 342(b) of the Bankruptcy
Code.			, 1	
	n R. Granda ah L. Granda	X /s/ Will	iam R. Granda	April 5, 2010
Printed	Name(s) of Debtor(s)	Signatu	ire of Debtor	Date
Case N	No. (if known)	X /s/ Deb	orah L. Granda	April 5, 2010
	·	Signatu	re of Joint Debtor (if any	y) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court District of Nevada

In re	William R. Granda,		Case No.	
	Deborah L. Granda			
_		Debtors	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	520,000.00		
B - Personal Property	Yes	4	145,329.82		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		731,600.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		5,818.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		172,735.10	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,574.13
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,570.00
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	665,329.82		
		'	Total Liabilities	910,153.10	

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court

District of	Nevada		
William R. Granda, Deborah L. Granda		Case No.	
	Debtors	Chapter	7
STATISTICAL SUMMARY OF CERTAIN LI	ABILITIES AN	ND RELATED DAT	ΓA (28 U.S.C. § 159
you are an individual debtor whose debts are primarily consumer case under chapter 7, 11 or 13, you must report all information requ	lebts, as defined in § 1 nested below.	01(8) of the Bankruptcy C	ode (11 U.S.C.§ 101(8)),
■ Check this box if you are an individual debtor whose debts are report any information here.	NOT primarily consu	umer debts. You are not rec	quired to
his information is for statistical purposes only under 28 U.S.C.			
ummarize the following types of liabilities, as reported in the Sc	hedules, and total the	em.	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 16)			
Average Expenses (from Schedule J, Line 18)			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
State the following:			
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

101(8)), filing

B6A (Official Form 6A) (12/07)

In	re
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William R. Granda, Deborah L. Granda

Case No.		

#### Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence 3617 Silver Brook Street Las Vegas, NV 89129	In fee	С	280,000.00	321,600.00
Rental 8872 Chapman Pt Las Vegas, NV 89129	In fee	С	130,000.00	280,000.00
Rental 8469 Blue Island Ave. Las Vegas, NV 89129	In fee	С	110,000.00	130,000.00

Sub-Total > 520,000.00 (Total of this page)

520,000.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	William R. Granda,
	Deborah L. Granda

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	С	80.00
2.		Bank of America, Checking X2966	С	64.27
	accounts, certificates of deposit, or shares in banks, savings and loan,	Bank of America, Business Acct. 4625	н	113.61
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Bank of America, Checking 2257	С	75.45
	cooperatives.	Bank of America, Checking 4767	w	207.49
		Bank of America, Business 4376	н	0.00
		Bank of America, Savings 0488	н	0.00
		Bank of America, Savings, 9979	н	0.00
		Bank of America, Money Market Accout	w	5.00
		Nevada State Bank, Checking 3062	С	21.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	NV Energy for 3617 Silver Brook Street, Las Vegas NV 89129	С	350.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Normal Household Goods and Furnishings	С	4,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, Photos	С	100.00
6.	Wearing apparel.	Normal Wearing Apparel	С	1,000.00
7.	Furs and jewelry.	Weddings Rings	С	1,000.00
		Diamong Ring	w	500.00

(Total of this page)

Sub-Total >

7,516.82

3 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	William R. Granda,
	Deborah L. Granda

Case No.
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## Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Mink Stole, Dark color	W	300.00
	Mink stole, Light color	W	300.00
	Silver Fox Jacket	w	200.00
8. Firearms and sports, photographic, and other hobby equipment.	x		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10. Annuities. Itemize and name each issuer.	x		
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		
12. Interests in IRA, ERISA, Keogh, or	Interpublic Group of Companies, Inc.	С	Unknown
other pension or profit sharing plans. Give particulars.	IRA Merrill X2018	W	49,264.00
	IRA Merrill X2019	W	80,199.00
13. Stock and interests in incorporated	Accounting Alternatives of NJ, 50% stock interest	W	0.00
and unincorporated businesses. Itemize.	Paradigm Associates, Bill Granda sole proprietorship	С	Unknown
	Business Minders, Deborah Granda sole proprietorship	С	Unknown
	Events, Etc. of Las Vegas, Deborah Granda sole proprietorship	С	Unknown
14. Interests in partnerships or joint ventures. Itemize.	x		
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x		
		Sub-Tot	al > 130,263.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	William R. Granda,
	Deborah I Granda

Case No.

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	scription and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particular	- <b>X</b> s.			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	1999 Jeep Cher KBB Value Business USE	okee	С	1,650.00
	1999 Mercury S KBB Value	able	С	1,200.00
		(7)	Sub-Tot	al > <b>2,850.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	William R.	Granda,
	Doborah I	Granda

## Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption		
	2002 Mercury Mountaineer KBB VALUE	С	3,900.00		
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	<b>Business and Office Furnishings and Supplies</b>	С	800.00		
29. Machinery, fixtures, equipment, and supplies used in business.	X				
30. Inventory.	x				
31. Animals.	x				
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	x				
34. Farm supplies, chemicals, and feed.	x				
35. Other personal property of any kind not already listed. Itemize.	X				

Sub-Total > 4,700.00 (Total of this page)

Total > 145,329.82

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re

William R. Granda, Deborah L. Granda

Case No.	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Debtor craims the exemptions to which debtor is chitical under.	— <u> </u>
(Check one box)	$\$146,\!450$ . (Amount subject to adjustment on 4/1/13, and every three years thereaft
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence 3617 Silver Brook Street Las Vegas, NV 89129	Nev. Rev. Stat. § 21.090(1)(m)	Unknown	280,000.00
Cash on Hand Cash	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 20.00	80.00
Checking, Savings, or Other Financial Accounts, C Bank of America, Checking X2966	ertificates of Deposit Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 16.07	64.27
Bank of America, Business Acct. 4625	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 28.40	113.61
Bank of America, Checking 2257	Nev. Rev. Stat. § 21.090(1)(z) Nev. Rev. Stat. § 21.090(1)(z)	75% 18.86	75.45
Bank of America, Checking 4767	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 51.87	207.49
Bank of America, Money Market Accout	Nev. Rev. Stat. § 21.090(1)(z) Nev. Rev. Stat. § 21.090(1)(z)	75% 1.25	5.00
Nevada State Bank, Checking 3062	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 5.25	21.00
Security Deposits with Utilities, Landlords, and Oth NV Energy for 3617 Silver Brook Street, Las Vegas NV 89129	<u>ners</u> Nev. Rev. Stat. § 21.090(1)(n)	350.00	350.00
<u>Household Goods and Furnishings</u> Normal Household Goods and Furnishings	Nev. Rev. Stat. § 21.090(1)(b)	4,000.00	4,000.00
Books, Pictures and Other Art Objects; Collectibles Books, Photos	§ Nev. Rev. Stat. § 21.090(1)(b)	100.00	100.00
<u>Wearing Apparel</u> Normal Wearing Apparel	Nev. Rev. Stat. § 21.090(1)(b)	1,000.00	1,000.00
<u>Furs and Jewelry</u> Weddings Rings	Nev. Rev. Stat. § 21.090(1)(a)	1,000.00	1,000.00
Diamong Ring	Nev. Rev. Stat. § 21.090(1)(a)	500.00	500.00
Mink Stole, Dark color	Nev. Rev. Stat. § 21.090(1)(z)	300.00	300.00
Mink stole, Light color	Nev. Rev. Stat. § 21.090(1)(z)	300.00	300.00
Silver Fox Jacket	Nev. Rev. Stat. § 21.090(1)(z)	200.00	200.00

\_\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/10) -- Cont.

In re	William R. Granda,				
	Deborah L. Granda				

# Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption					
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans								
Interpublic Group of Companies, Inc.	Nev. Rev. Stat. § 21.090(1)(r)	Unknown	Unknown					
IRA Merrill X2018	Nev. Rev. Stat. § 21.090(1)(r)	49,264.00	49,264.00					
IRA Merrill X2019	Nev. Rev. Stat. § 21.090(1)(r)	80,199.00	80,199.00					
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Jeep Cherokee KBB Value Business USE	Nev. Rev. Stat. § 21.090(1)(d)	1,650.00	1,650.00					
1999 Mercury Sable KBB Value	Nev. Rev. Stat. § 21.090(1)(f)	1,200.00	1,200.00					
2002 Mercury Mountaineer KBB VALUE	Nev. Rev. Stat. § 21.090(1)(f)	3,900.00	3,900.00					
Office Equipment, Furnishings and Supplies Business and Office Furnishings and Supplies	Nev. Rev. Stat. § 21.090(1)(d)	800.00	800.00					

Total: 145,329.82 425,329.82

B6D (Official Form 6D) (12/07)

In re	William R. Granda,		
	Deborah L. Granda		

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN			SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx3873  Creditor #: 1  Bac Home Loans Servici 450 American St  Simi Valley, CA 93065		С	Mortgage, Business Debt Rental 8469 Blue Island Ave. Las Vegas, NV 89129		N A			
			Value \$ 110,000.00	)			130,000.00	20,000.00
Account No. xxxxxxxxxx1988  Creditor #: 2  Wells Fargo Bank Nv Na Po Box 31557  Billings, MT 59107		С	HELOC, Business Debt Rental 8872 Chapman Pt Las Vegas, NV 89129					
			Value \$ 130,000.00				36,000.00	36,000.00
Account No.  Creditor #: 3 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		С	Residence 3617 Silver Brook Street Las Vegas, NV 89129					
			Value \$ 280,000.00	,			321,600.00	41,600.00
Account No. xxxxxx4204  Creditor #: 4  Wells Fargo Hm Mortgag  8480 Stagecoach Cir  Frederick, MD 21701		С	1st Mortgage, Business Debt Rental 8872 Chapman Pt Las Vegas, NV 89129					
			Value \$ 130,000.00				244,000.00	114,000.00
continuation sheets attached			(Tota	Su l of thi	btota s pa		731,600.00	211,600.00
			(Report on Summary	of Sch	Tot edul		731,600.00	211,600.00

B6E (Official Form 6E) (4/10)

In re	William R. Granda,	Case No
	Deborah L. Granda	

**Debtors** 

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ■ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re	William R. Granda,	Case No
	Deborah L. Granda	

# Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NLIQUIDATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-3204 2008 Creditor #: 1 **IRS** 0.00 **Department of Treasury** Ogden, UT 84201-0039 С 5,818.00 5,818.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 5,818.00 5,818.00 0.00 (Report on Summary of Schedules) 5,818.00 5,818.00 B6F (Official Form 6F) (12/07)

In re	William R. Granda, Deborah L. Granda		Case No.	
_		Debtors	-7	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CDEDITODIC NAME	С	Нп	sband, Wife, Joint, or Community	С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND	ONTINGE	NLLO	SPUTED	AMOUNT OF CLAIM
Account Noxxxxxxxxxxxx7053			Opened 5/16/87 Last Active 4/01/09	⊢ N T	Ţ		
Creditor #: 1 Amex Po Box 297871 Fort Lauderdale, FL 33329		н	Business Debt		D		
			Out and 1 0/00/07   1 and 1 an				40,091.00
Account Noxxxxxxxxxxxxx3053  Creditor #: 2 Amex Po Box 297871 Fort Lauderdale, FL 33329		н	Opened 9/03/87 Last Active 4/01/09 Collection				
Account No. 9282			Opened 4/10/00 Lest Active 10/01/00		_		669.00
Creditor #: 3 Bank Of America Po Box 1598 Norfolk, VA 23501		н	Opened 4/10/00 Last Active 10/01/09				
							21,462.00
Account No. 8566  Creditor #: 4 Bank Of America Po Box 17054 Wilmington, DE 19850		w	Opened 5/24/06 Last Active 12/01/09				
							14,280.00
3 continuation sheets attached			(Total of	Sub			76,502.00

B6F (Official Form 6F) (12/07) - Cont.

In re	William R. Granda,	Case No
	Deborah L. Granda	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIG MAME	С	Hu	sband, Wife, Joint, or Community	C	: [ [	ı	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O C N T I N G E N	٦١	2	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-7661			Business Debt	Т	Ī			
Creditor #: 5 Bank of America PO Box 22031 Greensboro, NC 27420		w						5,810.04
Account No. xxxxxxx7749	╁	H	Opened 8/31/06 Last Active 10/01/09	+	+	+	$\dashv$	
Creditor #: 6 Cap One Po Box 85520 Richmond, VA 23285		н						9 479 00
	-				1		4	8,178.00
Account No. xxxxxxxx3928  Creditor #: 7  Cap One Po Box 85520  Richmond, VA 23285	_	w	Opened 7/29/03 Last Active 11/01/09					7,667.00
Account No. xxxxxxxx2655	-		Opened 8/01/95 Last Active 9/01/09		$\dagger$	$\dagger$	$\dagger$	
Creditor #: 8 Chase Po Box 15298 Wilmington, DE 19850		Н						40 500 00
Account No. xxxxxxxx0463	-		Opened 6/20/08 Last Active 10/01/09		+	+	$\dashv$	49,522.00
Creditor #: 9 Chase Po Box 15298 Wilmington, DE 19850		w						47.004.00
							$\dashv$	17,864.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Sul of this			;)	89,041.04

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	William R. Granda,	Case No.
	Deborah L. Granda	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	T-	1		1-	1	1-	Т
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	I S P U T	AMOUNT OF CLAIM
Account No. xxxxxxxx0169			Opened 7/03/08 Last Active 9/01/09	Т	T E		
Creditor #: 10 Chase Po Box 15298 Wilmington, DE 19850		w			D		2,777.00
A (N. 1997) 1997 (74.0)	╀		Course Associate for 0070 Character Dt. Las	+	┝	-	2,777.00
Account No. xx-xx6716  Creditor #: 11 City of Las Vegas Dept of Finance and Business Services City Hall 400 Stewart Avenue		С	Sewer Account for 8872 Chapman Pt. Las Vegas, NV				
Las Vegas, NV 89101							235.98
Account No.  Creditor #: 12 Elizabeth Drake 8469 Blue Island Ave. Las Vegas, NV 89129		С	Tenant at above address	x			0.00
Account No. xxxxxx0000	1		Medical Bill	T			
Creditor #: 13 Forte Family Practice 9010 W Cheyenne Ave Las Vegas, NV 89129		w				x	257.08
Account No. xxxxx-7933□□	╂		HOA	+		-	237.00
Creditor #: 14 Mira Vista c/o Terra West Property Management 2655 S Rainbow Blvd, Ste 200 Las Vegas, NV 89146		С					1,225.00
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of	<u> </u>			Sub	l tots	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				4,495.06

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	William R. Granda,	Case No.
	Deborah L. Granda	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.	1		1		T 5	1
CREDITOR'S NAME, MAILING ADDRESS	000	Hu	sband, Wife, Joint, or Community	CONTI	N L	I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBT	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	T I N	l Q I	DISPUTE	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G E N	Į D	Ė	AMOUNT OF CLAIM
Account No.	T		June and July 2009	T	D A T E D		
Creditor #: 15	1				D	┝	-
Nevada Cardiology Associates 3121 S. Maryland Parkway		С					
Las Vegas, NV 89109							
							0.00
Account No.			Business Debt				
Creditor #: 16 Republic Services of Nevada			for 8872 Chapman Pt. Las Vegas, NV				
770 South Sahara		С					
Las Vegas, NV 89193-8508							
							284.00
Account No.			November 2009				
Creditor #: 17 Spring Mountain Sahara, UHS Sarhara							
Corp		С					
5460 Sahara Ave.							
Las Vegas, NV 89146							
							2,413.00
Account No. xxxxxxxxxxx4265			Opened 1/29/06 Last Active 9/30/09				
Creditor #: 18 Thd/Cbsd			ChargeAccount				
Po Box 6497		С					
Sioux Falls, SD 57117							
							0.00
Account No.	1						
Sheet no. 3 of 3 sheets attached to Schedule of Subtotal							2,697.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	2,551.00
					ota		172,735.10
			(Report on Summary of So	chec	lule	es)	172,735.10

B6G (Official Form 6G) (12/07)

In	re
111	10

William R. Granda, Deborah L. Granda

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Elizabeth Drake 8469 Blue Island Ave. Las Vegas, NV 89129 Tenant for above stated address. Lease through May 2010.

Case 10-15871-bam Doc 1 Entered 04/05/10 16:28:53 Page 28 of 48

B6H (Official Form 6H) (12/07)

In re William R. Granda,
Deborah L. Granda

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 10-15871-bam Doc 1 Entered 04/05/10 16:28:53 Page 29 of 48

**B6I (Official Form 6I) (12/07)** 

In re	William R. Granda Deborah L. Granda		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR A	ND SPC	OUSE		
Debior's Maritar Status.	RELATIONSHIP(S):		E(S):			
Married	None.		2(5).			
<b>Employment:</b>	DEBTOR			SPOUSE		
	anagment consultant, self emplo	Owner, s	elf em	ployed		
	aradigm Associates	Busines				
How long employed 19	years	1 year				
	370 W. Cheyenne Ave. #109-100 as Vegas, NV 89129	8370 W. Las Vega		nne Ave. #109 89129	-100	
INCOME: (Estimate of average or pro	ojected monthly income at time case filed)			DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)		\$	2,075.00	\$	3,499.13
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	2,075.00	\$	3,499.13
4. LESS PAYROLL DEDUCTIONS						
<ul> <li>a. Payroll taxes and social securi</li> </ul>	ty		\$	0.00	\$	0.00
b. Insurance			\$	0.00	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS		\$	0.00	\$	0.00
6. TOTAL NET MONTHLY TAKE H	IOME PAY		\$	2,075.00	\$	3,499.13
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed sta	tement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or support production dependents listed above	payments payable to the debtor for the debtor's us	e or that of	\$	0.00	\$	0.00
11. Social security or government assis	stance					
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income			Φ.		Φ.	
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)		\$	2,075.00	\$	3,499.13
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from line	e 15)		\$	5,574.	.13

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re	William R. Granda Deborah L. Granda		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,490.00
a. Are real estate taxes included? Yes X No	· <del></del>	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	370.00
b. Water and sewer	\$	130.00
c. Telephone	\$	115.00
d. Other Garbage	\$	13.00
3. Home maintenance (repairs and upkeep)	\$	160.00
4. Food	\$ <del></del>	650.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	60.00
7. Medical and dental expenses	\$	400.00
8. Transportation (not including car payments)	\$ <del></del>	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	35.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	33.00
a. Homeowner's or renter's	\$	0.00
b. Life	ф •	406.00
c. Health	\$ <u></u>	724.00
d. Auto	\$ 	142.00
e. Other See Detailed Expense Attachment	\$ \$	379.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	379.00
	¢	750.00
	\$	730.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	¢.	0.00
a. Auto	\$	0.00
b. Other	\$	
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	2,239.00
17. Other HOA Silver Brook	\$	7.00
Other	\$	0.00
10 AVED ACE MONTHLY EVDENCES (T-4-11: 1 17 Demont also as Common of Calculation of	ф	9,570.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	9,570.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	5,574.13
b. Average monthly expenses from Line 18 above	\$	9,570.00
c. Monthly net income (a. minus b.)	\$	-3,995.87

# Case 10-15871-bam Doc 1 Entered 04/05/10 16:28:53 Page 31 of 48

B6J (Official Form 6J) (12/07)
William R. Granda
In re
Deborah I. Granda

In re	Deborah L. Granda		Case No.	
		Debtor(s)	·	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

# **Detailed Expense Attachment**

# **Other Insurance Expenditures:**

Long Term Care Insurance	\$ 265.00
Disability Insurance	\$ 114.00
Total Other Insurance Expenditures	\$ 379.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

William B. Cranda

# **United States Bankruptcy Court**District of Nevada

In re	Deborah L. Granda		Case No.		
		Debtor(s)	Chapter	7	

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury t sheets, and that they are true and correct to t		ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	21
Date	April 5, 2010	Signature	/s/ William R. Granda William R. Granda Debtor	
Date	April 5, 2010	Signature	/s/ Deborah L. Granda Deborah L. Granda Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

# **United States Bankruptcy Court District of Nevada**

In re	William R. Granda Deborah L. Granda		Case No.	
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$6,998.26</b>	SOURCE 2010 YTD Income
\$29,454.00	2009 Business Income, Husband
\$11,408.00	2009 Wife Wages from Business
\$1,750.00	2008 Joint Tax Return, Wages
\$74,719.00	2008 Tax Returns, Paradigm Gross Business Income
\$10,735.00	2008 Tax Returns, Events Etc. of Las Vegas, Gross
\$1,908.00	2008 Tax Returns, Deborah Granda Accounting, Gross
\$29,602,00	2008 Tax Returns Rental Income. Gross

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,271.00 2009 Rental Income

\$61.00 2008 Tax Returns, Taxable Interest Income

#### 3. Payments to creditors

None

#### Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Wells Fargo Home Mortgage P.O. Box 7190 Pasadena, CA 91109 DATES OF
PAYMENTS/
TRANSFERS

January 2010 \$2490.00
February 2010 \$2594.00
March 2010 \$2594.00

AMOUNT
PAID OR
VALUE OF
TRANSFERS
\$7,678.00

AMOUNT STILL
OWING
\$321,000.00

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Rotary Foundation RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

Monthly through December 2009 \$25 each month

Mathew Granda Las Vegas, NV son

June 2009 \$250,

\$250, Graduation Gift

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Credit Counseling** 

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

January 2010

\$30

Goldsmith & Guvmon, P.C. 2055 Village Center Circle Las Vegas, NV 89134

\$1350 December 2009 \$1150 January 2010

\$2500

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Merrill Lynch One Crossroads Dr., Bldg A Bedminster, NJ 07921

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Money Market Account, 2021 \$2,575.00 December 4, 2009, \$0.00

**Fidelity Investments** P.O. Box 105323 Atlanta, GA 30348

IRA Mutual Fund, 5613 \$2,335.08

Septemer 2009, \$0.00

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

8872 Chapman Pt. Las Vegas, NV 175 New York Ave., So. Plainfield, NJ 8 Donlap Place, Middlesex, NJ

NAME USED William Granda **Deborah Granda** 

October 2005- January 2008 January 2007 - January 2008 March 2003 - January 2007

DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

William and Deborah Granda

NAME

# 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF NOTICE

**ENVIRONMENTAL** LAW

6

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

I ACT FOLD DICITE OF

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME Paradigm Associates	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN 3204	ADDRESS 8370 W Cheyenne Ave. #109-100 Las Vegas, NV 89129	NATURE OF BUSINESS Management Consulting, Sole Proprietorship	BEGINNING AND ENDING DATES June 1991 - Present
Bill Granda Landscape Photography	3204	8370 W Cheyenne Ave. #109-100 Las Vegas, NV 89129	Photography, Sole Proprietorship	March 2003 - December 2006
Business Minders	1923	8370 W Cheyenne Ave #109-100 Las Vegas, NV 89129	Book Keeping Business, Sole Proprietorship	June 2009 - Present
Events, Etc. of Las Vegas	26-3539786	8370 W Cheyenne Ave #109-100 Las Vegas, NV 89129	Event planning LLC	September 2008 - Present (not operating)
Accounting Alternatives of NJ, Inc.	22-3721413	44 W. Somerset St. Ste. B Raritan, NJ 08869	Accounting Firm	February 1995 - Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

## 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

# 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

# 22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

# 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

# 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

# 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 5, 2010	Signature	/s/ William R. Granda
	<del></del>	_	William R. Granda
			Debtor
Date	April 5, 2010	Signature	/s/ Deborah L. Granda
		-	Deborah L. Granda
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

# **United States Bankruptcy Court District of Nevada**

In re	William R. Granda Deborah L. Granda		Case No.	
		Debtor(s)	Chapter	7

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Tituen ade	and puges in ite	<i>cessury</i> , ,	
Property No. 1			
Creditor's Name: Bac Home Loans Servici		Describe Property Securing Debt: Rental 8469 Blue Island Ave. Las Vegas, NV 89129	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (check at  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 2			
Creditor's Name: Wells Fargo Bank Nv Na		Describe Property Securing Debt: Rental 8872 Chapman Pt Las Vegas, NV 89129	
Property will be (check one): ■ Surrendered	☐ Retained		
If retaining the property, I intend to (check at  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	

B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: Wells Fargo Hm Mortgag		Describe Property Securing Debt: Residence 3617 Silver Brook Street Las Vegas, NV 89129	
Property will be (check one):	-		
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	. § 522(f)).
-		-	
Property is (check one):  ■ Claimed as Exempt		□ Not alaimed as ave	a mat
Craimed as Exempt		□ Not claimed as exe	шрі
Property No. 4		]	
Creditor's Name: Wells Fargo Hm Mortgag		Describe Property S Rental 8872 Chapman Pt Las Vegas, NV 8912	•
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	. § 522(f)).
Property is (check one): ☐ Claimed as Exempt		■ Not claimed as exe	empt
PART B - Personal property subject to une Attach additional pages if necessary.)	expired leases. (All three	columns of Part B mu	st be completed for each unexpired lease.
Property No. 1	<u> </u>		
Lessor's Name: Describe Leased Pro-		operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO

B8 (Form 8) (12/08) Page 3

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	April 5, 2010	Signature	/s/ William R. Granda
			William R. Granda
			Debtor
Date	April 5, 2010	Signature	/s/ Deborah L. Granda
		C	Deborah L. Granda
			Joint Debtor

# United States Bankruptcy Court District of Nevada

In re	William R. Granda Deborah L. Granda		Case No.				
	2 3 2 5 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1	Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPI	ENSATION OF ATTO	RNEY FOR D	EBTOR(S)			
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy I ompensation paid to me within one year before the fee rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankrupto	cy, or agreed to be pa	aid to me, for services rendered or to			
	For legal services, I have agreed to accept	\$	2,500.00				
	Prior to the filing of this statement I have receive			2,500.00			
	Balance Due		\$	0.00			
2. T	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3. Т	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4. I	■ I have not agreed to share the above-disclosed cor	npensation with any other persor	n unless they are men	mbers and associates of my law firm.			
I	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.						
5. 1	In return for the above-disclosed fee, I have agreed to	render legal service for all aspec	ets of the bankruptcy	case, including:			
b c	<ul> <li>Analysis of the debtor's financial situation, and ren</li> <li>Preparation and filing of any petition, schedules, st</li> <li>Representation of the debtor at the meeting of cred</li> <li>[Other provisions as needed]</li> </ul>	tatement of affairs and plan whic	h may be required;				
6. E	By agreement with the debtor(s), the above-disclosed a Representation in adversary proceeding agreements, motions to convert or discovery and the second sec	ngs, oppositions to motions	s filed, objections	to exemptions, reaffirmation			
		CERTIFICATION					
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement fo	r payment to me for	representation of the debtor(s) in			
Dated	: _April 5, 2010	/s/ Marjorie A. G	uymon, Esq.				
		Marjorie A. Guyr Goldsmith & Gu					
		2055 Village Cer	ter Circle				
		Las Vegas, NV 8		0			
		(702) 873-9500 bankruptcy@gol	Fax: 702) 873-960 Idguylaw.com	U			

# **United States Bankruptcy Court District of Nevada**

In re	William R. Granda Deborah L. Granda		Case No.	
		Debtor(s)	Chapter	7
Γhe ab		IFICATION OF CREDITOR		f their knowledge.
Date:	April 5, 2010	/s/ William R. Granda		
		William R. Granda		
		Signature of Debtor		
Date:	April 5, 2010	/s/ Deborah L. Granda		
		Deborah L. Granda		

Signature of Debtor

WILLIAM R. GRANDA DEBORAH L. GRANDA 8370 W. CHEYENNE #109-100 LAS VEGAS, NV 89129

MARJORIE A. GUYMON, ESQ. GOLDSMITH & GUYMON 2055 VILLAGE CENTER CIRCLE LAS VEGAS, NV 89134

INTERNAL REVENUE SERVICE ATTN: BANKRUPTCY DEPARTMENT STOP 5028 110 CITY PARKWAY LAS VEGAS, NV 89101

OFFICE OF THE US TRUSTEE 300 SOUTH LAS VEGAS BLVD., #4300 LAS VEGAS, NV 89101

DEPARTMENT OF EMPLOYMENT, TRAINING & REHABILITATION, CONTRIBUTIONS SECTION EMPLOYMENT SECURITY DIVISION 500 EAST THIRD STREET CARSON CITY, NV 89713-0002

DEPARTMENT OF MOTOR VEHICLES & PUBLIC SAFETY REGISTRATION DIVISION, MOTOR CARRIER BUR 555 WRIGHT WAY CARSON CITY, NV 89711-0001

NEVADA DEPT. OF TAXATION BANKRUPTCY DEPARTMENT 555 EAST WASHINGTON AVENUE, #1300 LAS VEGAS, NV 89110

CLARK COUNTY TREASURER BANKRUPTCY CLERK PO BOX 551220 LAS VEGAS, NV 89155-1220

CLARK COUNTY ASSESSOR BANKRUPTCY CLERK PO BOX 551401 LAS VEGAS, NV 89155-1401

INTERNAL REVENUE SERVICE ATTN: BANKRUPTCY DEPARTMENT STOP 5028 110 CITY PARKWAY LAS VEGAS, NV 89101 AMEX
PO BOX 297871
FORT LAUDERDALE, FL 33329

BAC HOME LOANS SERVICI 450 AMERICAN ST SIMI VALLEY, CA 93065

BANK OF AMERICA PO BOX 1598 NORFOLK, VA 23501

BANK OF AMERICA PO BOX 17054 WILMINGTON, DE 19850

BANK OF AMERICA PO BOX 22031 GREENSBORO, NC 27420

CAP ONE PO BOX 85520 RICHMOND, VA 23285

CHASE PO BOX 15298 WILMINGTON, DE 19850

CITY OF LAS VEGAS
DEPT OF FINANCE AND BUSINESS SERVICES
CITY HALL
400 STEWART AVENUE
LAS VEGAS, NV 89101

ELIZABETH DRAKE 8469 BLUE ISLAND AVE. LAS VEGAS, NV 89129

FORTE FAMILY PRACTICE 9010 W CHEYENNE AVE LAS VEGAS, NV 89129

IRS
DEPARTMENT OF TREASURY
OGDEN, UT 84201-0039

MIRA VISTA C/O TERRA WEST PROPERTY MANAGEMENT 2655 S RAINBOW BLVD, STE 200 LAS VEGAS, NV 89146

NEVADA CARDIOLOGY ASSOCIATES 3121 S. MARYLAND PARKWAY LAS VEGAS, NV 89109 REPUBLIC SERVICES OF NEVADA 770 SOUTH SAHARA LAS VEGAS, NV 89193-8508

SPRING MOUNTAIN SAHARA, UHS SARHARA CORP 5460 SAHARA AVE. LAS VEGAS, NV 89146

THD/CBSD PO BOX 6497 SIOUX FALLS, SD 57117

WELLS FARGO BANK NV NA PO BOX 31557 BILLINGS, MT 59107

WELLS FARGO HM MORTGAG 8480 STAGECOACH CIR FREDERICK, MD 21701